

Chapter 1 : The Best Way to Build Your Own Home (US) - wikiHow

If you want to break your lease early to get into a new home, it's best to discuss your options with your landlord. With rents rising and mortgage rates falling, more and more renters are looking to get out of their leases early and take the plunge into home- ownership.

Content provided on this site is for entertainment or informational purposes only and should not be construed as medical or health, safety, legal or financial advice. Click here for additional information. Ceridwen Morris Image source: This post is not intended as medical advice. Always consult a medical professional or physician before treatment of any kind. A student in my childbirth class a couple of weeks ago asked, somewhat shyly, if a woman can check her own cervix at home in early labor. The class looked a little startled, and all eyes turned to me. But the truth is. The more familiar you are with how it feels before the early signs of labor, the more likely you are to notice any changes such as effacing or softening of the cervix and dilating or opening. This is not rocket science, and you hardly need a medical degree or years of training to do it. Your vagina is a lot like your nose – other people may do harm if they put fingers or instruments up there, but you have a greater sensitivity and will not do yourself any harm. During pregnancy, it feels like the tip of your nose. During labor it becomes softer, like puckered lips. What does it feel like? Sometimes the cervix can be a little out of reach. Usually by the time labor starts all women can reach it. You can try sitting on the toilet with one foot up on the seat to see if that helps you reach it. During labor the cervix also opens. This is what contractions do: This is called dilating. Sometimes women are one, two, three, or even more centimeters dilated before labor even starts. Feeling the head can be inspiring and may help with the pushing phase. Is it risky to check? This is pretty unlikely, but there are things we do to minimize risk, such as reduced internal exams. If your water breaks early in labor or before labor has started, the recommendation is to avoid putting anything into the vagina to prevent infection. Is it useful to check it? Still, knowing your body and being aware of changes is something you might be interested in. Can I get more information? Article Posted 7 years Ago Share this article.

Chapter 2 : What Classes Do I Take in College to Run My Own Child Care? | The Classroom

One of the things so many youngsters are overlooking these days is the importance of having a home. Owning your own property is one of the most important responsibilities of adulthood and something that should be looked forward to.

It is easy to end an early pregnancy naturally, before it has a chance to develop. Natural, noninvasive methods release the late menstrual tissue without causing damage or scarring to the uterus itself. This means that you will be able to get pregnant when the time is right for you. These natural options are safer than surgery because there is no scraping, no machine, and no need to be put to sleep. They are also more effective and predictable than herbal abortion. You probably have never heard of the most natural way to end early pregnancy. The Manual Aspiration Procedure can be completed in a regular exam room, in minutes, similar to when you get your annual exam. The tolerable cramping that comes with the procedure can be relieved with a local anesthetic and over the counter medications. No need to take the risk of being put to sleep! Approximately 9 out of 10 women will elect to have the Manual Aspiration Procedure over the abortion pill. However, some women feel more comfortable taking the abortion pill. The abortion pill works by first blocking the pregnancy hormone and then by causing the uterus to contract and release the late menstrual tissue. This can feel very natural because it is similar to having a miscarriage and can be completed in the privacy of your own home. The method was so simple, that women used to complete menstrual extraction procedures for each other in their own homes! The Manual Aspiration procedure is safe and simple. The doctor introduces a thin tube cannula about the size of a pencil, through the natural opening of the cervix. She then attaches a small handheld device. This device provides gentle suction that naturally releases the pregnancy lining from the uterine wall. You do not need to recover from the procedure. Within minutes you are able to resume your normal activities. There is minimal discomfort and minimal bleeding. Other medications, such as a local anesthetic, and pain medicine such as ibuprofen are optional. The Abortion Pill is another effective natural abortion method. The Abortion Pill, mifepristone, blocks progesterone, the pregnancy hormone, from stimulating the uterus. The medication is specific to the uterus and is not known to cause other side effects. It has a short half-life, and is eliminated from the body in several days. The Abortion Pill is effective and predictable. Most women who are given proper directions and pain medications would recommend the Abortion Pill as a natural abortion method. The difficulties with these natural abortion methods are: Natural abortion methods are considered safer because they do not involve scraping of the uterus, electric suction, or general sedation. Natural abortion methods cause a natural release of early pregnancy tissue from the wall of the uterus.

Chapter 3 : Start Your Own Daycare

By turning your home into an investment property, you can leverage your less-than-perfect credit, less-than-perfect lifestyle and limited responsibilities into an investment. All it takes is a little bit of smarts and real estate shrewdness.

You can finally live by your own rules, without curfews or restrictions, and take care of responsibilities on your own schedule and in your own way. However, as appealing as this may sound, the freedom of living on your own comes with great responsibility, financial and otherwise. How to Prepare to Live on Your Own 1. Water, electricity, gas, cable, and phone services are just a handful of expenses you may not immediately think of when contemplating the big move. How much do your parents pay for utility services every month? How about groceries, transportation, and cable? Your own expenses may be lower if you move into a smaller home and have only yourself to provide for, but this can still provide a valuable basis for an estimate. When you have all these numbers in hand, write out a prospective personal budget for yourself to get a better sense of what you can afford on your own. Are you going to have to start making additional payments, such as student loan payments, or are you going to need to buy or lease a car? Next, set out to find an apartment. Compare average rents of different neighborhoods, and view a wide sampling of apartments, considering factors such as square footage, light, views, safety, and convenience. Weigh the cost of rent plus associated fees against your take-home pay. Therefore, offer to contribute. If your parents refuse to accept a rent check, offer to pay your own auto insurance, or give them money toward utilities or cable. By assuming responsibilities one at a time while still living at home, you can slowly acclimate yourself to financial independence. Build an Emergency Cushion When bearing the burden of all household expenses on your own, disposable income can quickly become a thing of the past, and saving money is nearly impossible at least in the beginning. While you still have a surplus income, put it toward a high-yield savings account to help your money grow at a quicker rate. Chances are your student loan interest rate is just slightly higher than inflation and therefore not costing you much to maintain. Establish a Credit History Getting an apartment with no credit history can be challenging, and landlords frequently ask that parents cosign a lease for first-time tenants. However, you can avoid this roadblock by establishing a credit history before moving out on your own. Apply for a secured credit card or a retail charge card, which can be easy with no credit history. Make a charge, pay it off immediately, and then pocket the card. You can also take out a federal student loan and make timely payments on it to slowly build a good credit score. How did you prepare for life on your own?

Chapter 4 : If I Finish My Work Early, Can I Just Go Home? | Ellen Fondiler

How to Build Your Own Home (US). Many people dream of building their own home. With such a huge project, however, it's hard to know where to even begin. Fortunately, the process doesn't have to be so daunting if you simply make a list of.

The sign dates to , after Gladys Schondorf, who owns the Somers, N. Working with the town historian, she learned that her 2. Sutton ever lived within its walls. As Schondorf discovered, tracing the history of an old house is like making your way through an overgrown garden maze. In most cases, unless you are a descendant of the original owners and have an attic full of memorabilia, finding out when your house was built, who lived within its walls, and what changes various homeowners wrought can be a challengingâ€”but fascinatingâ€”journey. Anyone who undertakes it will need to be equal parts architectural historian, oral historian, research librarian and genealogist. The first step in compiling a house history is to identify the era in which the structure was built. With the help of an architecture book or two, most home owners can discern a core styleâ€”even among a century or two of renovations and additionsâ€”by examining the silhouette of the house and its layout, as well as the style of the windows, doors, and other features. A mansard roof, for example, may be of the Second Empire style of the late 19th-century, while a hip roof might indicate a Queen Anne house built a decade later. But keep in mind that while looking at visible features reveals a lot, there may be a hidden chapter to the story. Many a contractor has been surprised to uncover an old wall, a few stair steps, or some other vestige during a renovation. If you are not inclined to dismantle your house, a tour of the neighborhood to scope out similar homes can suggest the original blueprint lying within altered walls. Photo by John Kerick Understanding how any home got from there to here requires careful observation. Some design elements and craftsmanship clearly point to a particular era, while other details that seem original can throw research off track. Like most old houses, the Schondorf house in Somers, N. Schondorf took her research several steps further and invited some local experts to assess her home. As they studied the exterior and interior of the Schondorf house, John Massengale, an architect and historian from nearby Bedford, N. There was, for instance, a column motif indoors and out, as well as a casing detail around the front door, interior doors, and mantels. The original house may have gone up earlier and received a stylistic facelift, or it may have been built later, after the style waned. When Massengale and Gengo descended to the cellar of the Schondorf house, the consistent foundation under both the "old" and "new" parts told them the whole house was built at one time. A closer look at the floor joists, foundation, and timbers supported their conclusion. Massengale and Gengo maintained that the milled boards used in the frame came into use too late for even the center part of the house, assumed by the Schondorfs to be the 18th-century core, to have been built then. Though the timbers are clearly hewn, the joists supporting the center section have the straight and parallel teeth marks typical of a 19th-century water-milled board. The portico columns on this Greek Revival house seem to be poorly designed 20th-century additions because they are set in too far from the entablature above. Other details that help rough-date a house include nails, paint colors, and molding and muntin profiles. Before the 20th century, all of these had styles particular to certain eras. The manufacture of building materials became fairly standardized by the late 19th century. The type of nails in the frame, for exampleâ€”wrought, cut, or wireâ€”direct the fastener-educated to a particular period. Professionals can help date elements of a house by examining a cross section of a paint chip, says Brian Powell, an architectural conservator with Building Conservation Associates. If Powell finds that a room had 10 layers of paint, for example, but a door casing only had the last eight, he would then know that the casing probably appeared around the same time as the third layer of paint on the walls. Chemical qualities of that layer might link it to a period of manufacture. Hardware also tells a storyâ€”albeit a difficult one to decipher because sophisticated hinges and bolts were available from Europe at the same time that early local hardware remained relatively crude. But if a hinge design, for example, matches the estimated date of a door, and that hinge shows no sign of having been changed paint irregularities and superfluous screw holes are big clues , then it may confirm the estimate. On the other hand, if the hardware is from the days of mass productionâ€”from the Victorian era onâ€”old

catalogs, available in many university libraries or historical societies, become a great resource. When all the available clues are taken into consideration, the possible construction date of a house ideally falls into a one or two year window: A Concise Guide, agreed that the authentic Greek Revival style meant a post construction. Photo by John Kerick Exterior inconsistencies can point up structural changes. Official records should back up any guesstimate about construction dates and alterations, especially for a house built in the s. Every state has a preservation officer who can guide a homeowner to the right resources: The latter will have the best catalogs of municipal information, including maps, local newspapers, and the genealogical information that reveals fascinating details about the people who lived their lives in your home. Florence Oliver, the town historian for Somers, did the deed trace for Gladys Schondorf in , working backward from the current owners. She was able to trace the sale of the property through the previous 23 owners, as far back as the initial colonial landowner at the turn of the 18th century. The house itself is first mentioned specifically in a deed dated , in which a man named George Van Kleek bought an acre lot from his sister Theresa "with the provision that their mother, Sarah, could occupy and enjoy during her lifetime one kitchen, two bedrooms, one parlor, privilege in the garret and cellar in the dwelling house and the use of a quarter of an acre for a garden. Looking at maps in chronological order, a researcher can pinpoint the date a house first appears in a town survey. For homes built after , Sanborn maps—named for the firm in Pelham, New York, that created them—give excellent descriptions of size, layout, and materials for houses in more densely populated areas the maps were used by insurance companies. They are usually on file with historical societies or available through the Sanborn company, which still exists. Historical societies or libraries usually have them, and they are available through the present day. City directories exist even from the days before phones—as far back as the s or earlier. Newspapers also sometimes yield surprising information. This vertical piece of wood was once part of a corner board that ran between the original rooflines of two sections of the house. When the roof was raised on the smaller section, only the face of the board remained. A patch to the lower end of the board reveals that something changed. Old photographs provide an unambiguous source of evidence, documenting both small and large changes to the footprint of a house. Lacking such a gold mine, a researcher can plumb photo archives in local libraries and historical societies. Lauren Glant was so delighted with the information she uncovered about her Brooklyn, N. Presumably this is when the Greek Revival house was built. It just means that this particular house most likely dates to that time. She imagines total renovations, and somewhere underneath all the plaster and facelifts, a rough little cottage. After all, what did those previous landowners live in? But what if she finally concludes that the house was definitely built in ? A tiny sample or plug from a wall is removed, cast in resin, and polished perpendicular to the layers. An examination under high magnification and ultraviolet light will help distinguish between even "a million shades of white," says Brian Powell of Building Conservation Associates in Boston, Massachusetts. Because colors tend to fade over time, paint conservators look for drips and other thick areas that have a more protected core. Once the right color is identified, the experts fingerprint it by measuring it on a chromometer. Then they match it to a paint chip from a modern-day manufacturer. Home owners can use a cruder technique called cratering. Slice a small patch of paint away from the wood, then lightly sand around it. Layers of color will feather away from the center and gradually reveal the earliest coats. The recessed panel on this front door plants it squarely in the s a lesser quality door, the other side has only flush panels. Raised panels were typical in the s. Where to Find It.

Chapter 5 : Starting a Daycare Business, How to Start a Daycare Business

My Own Signs. likes. Hand painted signs for all occasions. Personalised and custom orders taken. Signs for special occasions, seasonal and events.

With rents rising and mortgage rates falling, more and more renters are looking to get out of their leases early and take the plunge into home- ownership. Landlords these days are often accommodating when letting folks move out before their leases expire. But even if a landlord plays hardball, tenants can usually walk without too much of a penalty. Usually, the desire to break a lease on a home or apartment is triggered by a sudden event — such as a job transfer or some other circumstance — over which you have little or no control. If your landlord has several properties but no hard and fast rules, then it is probably up to your property manager to make the decision. Keep in mind that the rules that apply will vary from state to state. Breaking a lease in Florida can have different rules than terminating a lease in California. And it can vary by landlord, as well. Even though the company uses third-party property managers, its industry-standard leases set guidelines for both the tenant and the landlord, says Director of Asset Management Darren Pierce. Just how sympathetic your landlord might be to your desire to step onto the housing ladder depends in large measure on the nature of the apartment market in your area. But even the most hard-hearted landlord will probably be willing to accept an upfront cash payment from tenants who wants to buy their way out of their lease. Tenants who lose out are the ones who sneak out. So if a tenant skips with six months to go and the place is rented again in a month, that person is on the hook for just 30 days. According to Nolo, many property managers are unaware of their duty to re-rent for the benefit of the departing tenant. Rather than make an effort to minimize the financial hit to someone who broke a lease, the typical response is to keep the security deposit and send letters demanding the balance of the rent. But that should come out of their security deposits. If you are asked to ante up the remainder of the rent due under the lease, a return letter citing the state law requiring their duty to mitigate is in order. Explain you want to buy a house, and ask how you can best get out of your lease. Some landlords will allow you to pay a relet fee, a charge that covers the cost of cleaning, repainting and repairing the apartment, as well as whatever advertising and marketing costs it takes to rent the place to someone else. Of course, you can clean the carpets and oven, wash the windows, fill in the holes in the wall and paint the place yourself. But some landlords would rather have their own crews do the work. With a sublet, you are responsible for finding a replacement, but the lease remains in your name. And, the substitute usually must be just as qualified as you. Even if your proxy passes muster, though, you are responsible if he fails to pay the rent or tears the place up. Or to do so without telling the landlord. Lew Sichelman is a nationally syndicated housing and real estate columnist. He has covered the real estate beat for more than 50 years. Find your dream home now Price.

Chapter 6 : How to Break a Lease Early to Buy a Home

When my parents bought my childhood home in , their mortgage had an interest rate of 18%. They didn't have bad credit or anything like that -- rates approaching 20% were common in the early s.

Licensing Requirements of Starting a Daycare: This is due in part to the current economy, and unfortunately, to the high divorce rate, which means mothers who might ordinarily stay at home and care for their own children must seek income to help make ends meet. **The Demand for Daycare Centers** Many experts expect the demand to increase through the turn of the century, and the popularity of this type of business to continue growing from there. They base their forecasts on the fact that more and more young parents have happy memories of the time they spent in day care centers, and the learning experiences they enjoyed. And again, there is the continuing need or desire of young mothers to work outside the home. Profitable day care centers are much more than glorified baby-sitting services. Thus, the exposure to the world in which he lives, the instruction he receives, and the habits he forms during those years, definitely affect his ability to learn and properly adjust as he progresses on through his years of formal education. For mothers of today " usually better educated than their mothers " are more aware of these factors and wanting the best for their children, are demanding the structured pre-school education and learning stimulation offered by modern day care centers. Another thing in your favor: Even though there seems to be a trend for many large companies to finance and operate day care centers for their employees in or close by their factories or office buildings, studies show that most working parents prefer to leave their children closer to home than where they work. Thus, privately operated day care centers in residential neighborhood areas should not be worried too much about competition from the few company operated day care centers. **Starting Your Daycare Business** The first step toward start-up of a profitable day care center is to understand what makes them profitable. There are a lot of day care centers operating with full enrollments of 35 to 65 children, but just barely breaking even. This is generally the result of regulations imposed by the state government, causing exorbitant overhead costs of operation. Check with your state and local government regulatory agencies. Many states require day care centers to provide a minimum area per child, both inside and outside the building, plus at least one hot meal per day. A licensed teacher for every 15 to 20 children, and even a licensed nurse on the premises may be required. Be sure to know the regulations in your area, and then design your business plan to meet these regulations. Actually, you can begin by operating a baby-sitting service, by learning and expanding from your profits, and of course, through the long-term benefits of establishing a quality image. In fact, we recommend that you do start small " with a baby-sitting service " and build upon your progressive successes. Unless, of course, you have half a million dollars to invest. Also, you should check out the possibilities of renting or buying a vacant house. A large ranch-style home with a large backyard would probably suit your needs at this stage. But be sure you have zoning approval from your city council before signing a rent lease and finalizing your plans.

Chapter 7 : How to buy a home in your 20s

When starting your quest, D'Alonzo points out, don't dive into old records looking for your own address. Street names, house numbers and lot designations frequently change over the years, so it's a good idea to work backward from current records.

Chapter 8 : Can I Check My Own Cervix To See If I'm Dilating? | Babble

We get flooded with questions from the home hobbyist asking about growing just one little cannabis plant in their own home. Here's how. But if an immature plant flowers too early, there won't.

Chapter 9 : Moving Out of Your Parents' House - 6 Financial Tips to Live on Your Own

DOWNLOAD PDF MY OWN EARLY HOME

Buying a home in your 20s might seem like a long shot, but in fact, many somethings can -- and do -- make the leap into homeownership. Millennials, defined by the National Association of Realtors (NAR) as homebuyers up to age 34, made up the largest group of recent homebuyers at 32 percent, according to a recent NAR survey.